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# State of Utah

## DEPARTMENT OF INSURANCE

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### **Consumer Alert: “Fax Blasts” Offering Insurance Like Plans**

“Utah consumers need to be aware of companies soliciting health plans as insurance in unsolicited ‘Blast Faxes,’” cautioned State Insurance Commissioner D. Kent Michie today.

The Utah Insurance Department receives calls frequently from Utah residents who have received faxes offering insurance like health plans. The problem is these companies are not licensed insurers. They may not pay all your claims and they do not abide by the insurance laws and regulations that are in place to protect consumers.

These unsolicited “Fax Blasts” contain several warning signs. One of the most obvious signs is a price that is too good to be true. Other signs include: the receipt of unsolicited information; the offer of health coverage without providing your health history; a low price for a limited time only; and the advertisement contains no verifiable business information, phone number, street address, company name that can be traced back to a legitimate, state authorized company.

Organizations who send fax blasts provide little, if any, contact information, and change their name and phone numbers frequently. This makes it hard for consumers to contact them for claims and regulators to take action against them.

In May the Insurance Department, with the help of alert citizens, was able to gather enough evidence to order a Cease and Desist against one such company, Consolidated Workers’ Association, Inc., or CWA.

Another unlicensed company using fax blasts is *National Trade Business Alliance of America d/b/a National Alliance of Associations*. This company has been ordered by several state insurance departments to Cease and Desist from offering, soliciting, issuing, or delivering health insurance to state residents. National Trade markets products under names such as: *Affinity Health Plans of America*, *National Trade Business Association*; *National Transportation Benefit Alliance*; *Qualified Administrative Specialists of America*; *Family Health Care Services, Inc.*; *America’s Best Benefits*; *Health Care Solution*, and *American Employers Association*.

“It is important for consumers to do their homework before purchasing,” Commissioner Michie emphasized, “to ensure they are doing business with an authorized insurance company. Don’t risk unpaid medical expenses.” He urged insurance consumers to verify the company is authorized or licensed to sell insurance in Utah before buying. This can be done in one of two ways: by going to the department’s website at [www.insurance.utah.gov](http://www.insurance.utah.gov) and clicking on the link to “Search for Company & Agent,” or by calling the department’s Consumer Service Division at 801-538-3077 or toll free 1-866-350-6242.